

Exhibit A

Brian E. Gagan, CPCU

QUALIFICATIONS

Over forty five years of experience in insurance underwriting, marketing, brokerage and consulting for corporations and government. Corporate clients in the construction, financial services, logging and lumbering, pharmaceutical, and utility industries. Government clients include: states, counties, municipalities, and transit districts. Serves as an expert witness on property and casualty insurance matters.

EXPERTISE

Property insurance. Building, stock, furniture and fixtures, tenants improvements, accounts receivable, valuable papers, business interruption, extra expense, rental income, contingent business interruption, all risk, including earthquake and flood perils, boiler and machinery, and inland marine coverages.

Liability insurance. Automobile, contractual, general, liquor, products, umbrella and excess liability; and environmental impairment.

Professional Liability insurance. Errors and omissions (E&O): architects and engineers, attorneys, real estate brokers, securities dealers; medical malpractice; publishers liability; employment practices liability; and directors and officers liability.

Workers' compensation. Workers' compensation, including maritime and USL&H coverage, and employer's liability.

Miscellaneous insurance. Crime (employee dishonesty, forgery, burglary and robbery, and kidnap and ransom), nuclear energy, political risk, pollution and pollution business interruption, product recall, and reinsurance.

EXPERT WITNESS EXPERIENCE

Consultation and expert witness services in insurance litigation, including broker/ agent standard of care, coverage interpretation (property and casualty coverages), construction defect, disputed premiums (dividends and retrospective rating adjustments), duty to defend, lost policies, and rescission due to misrepresentation.

CONSULTING AND BROKERAGE EXPERIENCE

Librx Senior Consultant 1996 - present

Consulting services include analysis and advice on insurance problems related to program design, broker selection and policy interpretation; expert witness in insurance litigation in over 50 cases with deposition and trial experience for plaintiff and defense.

Alexander & Alexander Senior Vice President, Account Executive 1982 - 1996

Responsible for all phases of client services and property and casualty insurance on selected accounts. Duties included risk assessment and analysis, program design, marketing accounts to underwriters and negotiation of coverages and rates, claims monitoring, risk management information systems, and loss control engineering. Used alternative risk financing and finite insurance products as appropriate.

Clifton & Company Vice President, Marketing Manager 1969 - 1982

Managed marketing department responsible for negotiating insurance coverages for clients, analyzing insurance coverages, and maintaining insurance carrier relationships.

UNDERWRITING EXPERIENCE

Insurance Company of North America Underwriting Superintendent 1954 - 1961

Managed casualty underwriting departments for general liability, automobile, workers' compensation and umbrella liability. Responsibilities included premium production and underwriting profitability.

PROFESSIONAL AFFILIATIONS

Society of Insurance Brokers – past president. Member of National Association of Insurance Brokers (NAIB).

Forensic Expert Witness Association

Society of CPCU, Consulting, Legal and Expert Witness Section

EDUCATION

B.S. degree in business administration from Santa Clara University, California.

Chartered Property & Casualty Underwriter. Designation from the American Institute for Property & Liability Underwriters.

LICENSE

California Department of Insurance, Fire and Casualty Broker-Agent, License #0388852

Contact Information

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**Trial Testimony and Depositions of Brian Gagan
2005 - 2008**

| CASE NAME | Deposition Testimony | Trial Testimony | Court Jurisdiction |
|---|---------------------------------|----------------------------|--|
| 7456 Corporaton v. Smith Insurance | 2008 | 11/2008 | Superior Court State of Washington for the County of |
| Herb Pastor Enterprises v. Brown & Brown Insurance Company of Nevada | 2008 | | United States District Court Clark County, Nevada |
| ASARCO, Inc. v. Fireman's Fund | 2008 | | United States District Court Nueces County, Texas |
| Ohio Casualty, et al. v. Gabriel Acosta, et al. | 2008 | | Superior Court, San Francisco, CA |
| American Casualty Company of Reading Pennsylvania; Continental Casualty Company v. The Salesian Society | 2007 | | United States District Court Northern District of California, San Francisco |
| Argonaut Insurance Company v. Great American Insurance Company | 2007 | | Superior Court of the State of California for the County of San Diego Central Division |
| Budget Rent A Car v. Coregis Insurance Company, et al. | 2007 | | Superior Court of the State of California for the County of Santa Clara |
| Danny Reyes and Ben Snethen v. Allstate Insurance | 2007 | | Superior Court of the State of California in and for the County of Stanislaus |
| Fremantlemedia v. Steadfast Insurance | 2007 | | Superior Court of the State of California for the County of Los Angeles |
| OneBeacon v. Fireman's Fund | 2007 | | Superior Court of the State of California County of Los Angeles, Central District |
| Residential Constructors, LLC v. Adams Insurance Service, Inc. | 2007 | | United States District Court Eastern District of Missouri Eastern Division |
| Simon Wrecking, Inc. v. Continental Casualty Company and Transportation Insurance Company | 2007 | | United States District Court for the Eastern District of Pennsylvania |
| AstenJohnson v. American Insurance | 2006 | 9/2006 | United States District Court for the Eastern District of Pennsylvania |
| Kaiser Aluminum & Chemical Corp. v. Certain Underwriters at Lloyd's London | 2006 | | Superior Court, San Francisco County, CA |
| Manuel Elauria v. SuperShuttle San Francisco, Inc. | 2006 | 8/2006 | American Arbitration Association San Francisco, CA |
| Pax Beale, et al. v. Onebeacon Ins. Co., et al. | 2006 | | Superior Court, Alameda County, CA |
| Zamora v. Sarmiento, et al. | 2006 | | Superior Court, Riverside County, CA |

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| Fireman's Fund Insurance Company v. Porter Hayden Company | 2005 | | ADR Proceeding, State of New York |
| Kelly-Moore Paint Co., Inc. v. Continental Insurance Co. | 2005 | | Superior Court, San Francisco County, CA |
| Kiesel v. Mill Valley Insurance Services, et al. | 2005 | | Superior Court, San Francisco County, CA |
| Lisa Wu v. Kala Art Institute | 2005 | | Superior Court, Alameda County, CA |